

*Affordable Housing Development Board*  
*Meeting Of Tuesday, April 5<sup>th</sup>, 2022 at 2:00 pm*  
*Location: City Hall, 2<sup>nd</sup> floor Council Chambers*

**AGENDA**

- I. Call to Order
  
- II. Roll Call
  
- III. Adoption of Agenda (Action)
  
- IV. Appointment of Officers (Nominations)
  - a. Chairperson (Action)
  - b. Vice-chairperson (Action)
  - c. Secretary (Action)
  
- V. Citizen Comments (3-Minute Limit)

VI. Consent Calendar (Action)

- a. 2022 meeting calendar
- b. AHDB financial statement

VII. New Business

- a. ARPA Guidelines and Policy Update, presentation by Guidehouse- Ali Mooney and Adam Smiddy
- b. Current housing programs-Shannon Williams
- c. Housing study update-Manager Greene

VIII. Old Business

- a. None

IX. Board Member Comments

X. Adjournment (Action)

Next Meeting is Tuesday, May 10<sup>th</sup>, 2022 at 11:00 am

ROLL CALL VOTE LOG

Affordable Housing Development Board April 5th, 2022														
Boardmember Attendance Notification and Voting Log														
Attendance Notification:														
	Agenda Item	Moved	Second		Clow	Dickenson	Wingle	Robinson	Patton		Ex-Ingram	Ex-Green	Ex-Gunn	
1														
2														
3														
4														
5														
6														
7														
8														
9														



## Affordable Housing Development Board

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161 W. Michigan Ave. • Jackson, MI 49201  
517-768-4060 • [www.cityofjackson.org](http://www.cityofjackson.org)

# JACKSON AFFORDABLE HOUSING DEVELOPMENT BOARD

## 2022 MEETING DATES

The City of Jackson Affordable Housing Development Board meets the first (1<sup>st</sup>) Tuesday of each month unless noted below. Meetings begin at 2:00 PM and are conducted in the Council Chamber on the 2nd Floor at Jackson City Hall, 161 W. Michigan Avenue.

### Meeting Dates

April 5

**May 3**

June 7

**July 5**

August 2

**September 6**

October 4

**November 1**

December 5

**City of Jackson**  
**AFFORDABLE HOUSING DEVELOPMENT BOARD (218)**  
**Monthly Financial Summary**  
**For the Month Ending February 28, 2022**

	<u>Budget</u>	<u>FY 22</u>	<u>FY 23</u>	<u>FY 24</u>	<u>FY 25</u>	<u>FY 26</u>	<u>Total Funds Expended- to-Date</u>	<u>Balance</u>	<u>Percent Spent</u>
1 <u>Jackson Affordable Housing Fund</u>	3,500,000	-	-	-	-	-	-	3,500,000	0.0%
<hr/>									
<b>Total</b>	<b>3,500,000</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>3,500,000</b>	<b>0.0%</b>

ORDINANCE NO. 2021-14

An Ordinance adding Section 14-700 through Section 14-750, Article IX to Chapter 14 of the Code of Ordinances of the City of Jackson, Michigan to support affordable housing development by creating a Housing Fund, an Affordable Housing Development Board and setting the powers and duties thereof for the City of Jackson.

*THE PEOPLE OF THE CITY OF JACKSON ORDAIN:*

**CHAPTER 14 - HOUSING**

**ARTICLE IX – AFFORDABLE HOUSING DEVELOPMENT BOARD**

**Sec. 14-700. - Purpose and intent.**

The requirements of this article are intended:

- (1) To promote the health, safety and general welfare of the People of the City of Jackson through the implementation of housing goals, objectives, and policies that support economically integrated housing opportunities in the development or rehabilitation of housing;
- (2) To stimulate the production and preservation of owner occupied, and non-owner occupied, housing available to low-income individuals or families;
- (3) To optimize benefits available to low- and moderate-income residents by incentivizing affordable residential housing projects; and

**Sec. 14-701. - Definitions.**

For purposes of this article, the following words and phrases shall have the meaning respectively ascribed to them by this section:

*Affordable* means, as generally defined by the U.S. Department of Housing and Urban Development, housing for which the occupants are paying no more than 30 percent of their income for gross housing costs, including utilities.

*Area Median Income* means the median family income for the Jackson Metropolitan Statistical Area, as published by the U.S. Bureau of Census and the U.S. Department of Housing and Urban Development.

*Board* means the Jackson Affordable Housing Development Board.

*Developer* means the legal or beneficial owner or the representative thereof, of a parcel of land proposed for inclusion in a development, including the holder of an option or contract to purchase who performs the functions necessary to obtain land control and financing to construct or rehabilitate a property and expects to assume the risks and rewards upon completion of the project but does not mean a governmental entity or a commercial lending institution other than a commercial lending institution affiliated with the developer.

*Development* means the division of a parcel of land into two or more parcels; the construction, reconstruction, conversion, structural alteration, relocation, or enlargement of any residential buildings, any use or change in use of any buildings or land, any extension of any use of land or any clearing, grading, excavation or other movement of land, for which permission may be required pursuant to Chapter 28 of this Code, *Zoning*.

*Fund* means the Jackson Affordable Housing Fund established under Section 14-704 of this Code.

**Sec. 14-702. - Board created; purposes.**

- (a) There is hereby created an Affordable Housing Development Board to oversee and administer the City's Affordable Housing Fund, to provide for the preservation and development of affordable housing, and to make recommendations to the City Manager and City Council on programs, policies, expenditures and projects to create safe, dignified, and affordable housing options in the City of Jackson.
- (b) Resources of the local government shall be made available to assist the Affordable Housing Development Board in executing its duties, powers and responsibilities, and the Director of the Department of Neighborhood and Economic Operations shall assist the Affordable Housing Development Board in executing its obligations to the citizenry, consistent with any annual budgetary appropriations and the fund balance of the Affordable Housing Fund.
- (c) It shall be the responsibility of the Department of Neighborhood and Economic Operations to provide professional staff assistance to the Affordable Housing Development Board in executing its operations. In addition, the city manager may provide additional staff assistance through the various departments of the City to the Affordable Housing Development Board, as deemed necessary, in the gathering of information, development of and implementation of policies, programs, and projects which will preserve or develop more affordable housing options in the City.

**Sec. 14-703. - Composition.**

- (a) The Affordable Housing Development Board shall consist of five (5) members nominated by the Mayor and approved by City Council, who shall be residents of Jackson County.
- (b) Members shall serve for five-year terms. In making appointments of members of the Affordable Housing Development Board, the Mayor shall recommend, and City Council shall appoint, persons who, insofar as possible, have experience and/or an interest addressing housing affordability, stability, and development needs within the City.
- (c) The terms of office of the first Affordable Housing Development Board members appointed hereunder shall be fixed by the Mayor and City Council so that the terms of two (2) members will

be for one (1) year, two (2) members will be for three (3) years, and one (1) will be for five (5) years. After the initial Board is formed, all members thereafter will be appointed for five-year terms.

- (d) The Affordable Housing Development Board may appoint up to three (3) appointed ex-officio members to the Board for two-year terms, who shall be residents of Jackson County. Not less than one of the appointed ex-officios shall be an individual who has experiential understanding of housing instability. These ex-officio members shall be experienced and/or have interest in addressing housing affordability and development, and can serve as resource persons and/or serve on committees. The Affordable Housing Development Board shall also have the following three (3) statutory ex-officio members:
  - (i) The City Manager, or their designee, shall be an ex-officio member of the Board and provide adequate support staffing to the Board.
  - (ii) The Executive Director of the Jackson Housing Commission shall be an ex-officio member of the Affordable Housing Development Board.
  - (iii) One (1) member of the City Council shall be an ex-officio member of the Affordable Housing Development Board, who shall be appointed to said body in accordance with policies established by the Mayor and City Council.
- (e) The terms of office of the three appointed ex-officio members first appointed hereunder shall be fixed by the Mayor and City Council so that the terms of one (1) member will be for one (1) year, one (1) members will be for two (2) years, and one (1) will be for three (3) years. After the initial ex-officios are appointed, all ex-officio members thereafter will be appointed for two-year terms.
- (f) The members of the Affordable Housing Development Board shall elect by a majority vote of the total members of the Affordable Housing Development Board, officers consisting of a Chairman, Vice-Chairman, and Secretary.
- (g) The Affordable Housing Development Board may establish committees, as appropriate, to assist it relative to its powers and duties under the provisions of this article, provided that all recommendations to City Council shall be made by the Board and not by a committee of the Board.
- (h) The Board may, by majority vote of the members, appoint persons who are not members of the Affordable Housing Development Board to be members of such committees.
- (i) All members of the Affordable Housing Development Board shall serve without compensation.
- (j) All ex-officio members have the right to participate in the proceedings of the Board, and shall have the right to vote.

**Sec. 14-704. - Jackson Affordable Housing Fund.**

- (a) The City shall create a dedicated fund within the Department of Neighborhood and Economic Operations' budget deemed the Jackson Affordable Housing Fund reserved for the deposit and expenditure of monies pursuant to this section.
- (b) The purpose of the Fund is:



- (1) To foster and promote the purpose and intent of this article;
  - (2) To prioritize the means by which funding for new residential housing projects addresses housing for those with the greatest economic need, being households earning up to 120 percent of the Area Median Income for owner occupied units and 60 percent of Area Median Income for non-owner occupied units;
  - (3) To increase accessibility to safe, dignified and affordable housing for those facing high housing costs;
  - (4) To prioritize permanent housing affordability and sustainability within the City; and
  - (5) To prioritize the preservation of existing affordable housing units.
- (c) In addition to any other revenue sources, the City's annual budget may contain an appropriation to the Fund. It is expected, but not required, that the annual appropriation will be not less than 30 percent of the net receipts of all publicly-owned, residential and commercial property sales during the previous fiscal year.
- (d) Unless specifically stated otherwise in the budget closing resolution, funds not expended within such appropriation during a given fiscal year shall remain in such appropriation and carry forward into the subsequent fiscal year to fund future affordable residential housing projects and other eligible activities.
- (e) Subject to approval of the City Council, the City may also accept and deposit into the Fund or subaccounts of the Fund donations and grants from private or public sources, subject to conditions of such grant, for use in accordance with the purpose of the Fund.
- (f) Agreements or contracts for the expenditures from the Fund shall be recommended by majority vote of the Affordable Housing Development Board, subject to final approval by City Council.
- (g) The Director of the Department of Neighborhood and Economic Operations shall promulgate and publish on the City's website any administrative procedures necessary to ensure Fund monies are used to support affordable housing meeting the following criteria:
- (1) Funds shall be used to support housing opportunities for Jackson residents with income up to 120 percent of the Area Median Income for owner occupied units and 60 percent of Area Median Income for non-owner occupied units.
  - (2) Not less than 70 percent of Fund monies shall be allocated in areas that are located in areas of persistent poverty, as identified by the U.S. Census Bureau.
  - (3) Eligible activities include powers and duties expressly given to the Jackson Affordable Housing Development Board under Section 14-705 of this Article.

**Sec. 14-705. - Powers and duties.**

- (a) *Budget.* The Affordable Housing Development Board is authorized to propose an annual budget, approved by City Council, for the Jackson Affordable Housing Fund and to administer those funds in carrying out the powers and duties of this Section.
- (b) *Study and Recommendations.* The Affordable Housing Development Board shall make (or seek from other sources) an ongoing study of the status and quality of affordable and accessible housing in the City of Jackson and shall make annual recommendations regarding actions to be taken by the City Council to improve the quantity and quality of affordable and accessible housing in the City of Jackson.
- (c) *Programs.* The Affordable Housing Development Board shall establish and provide funding, as authorized by City Council, for a development loan program and a grant program. In addition, the Board is authorized to create, sponsor, fund, and promote such other and further programs and services, as authorized by City Council, designed to develop and preserve affordable and accessible housing in the City of Jackson, including, but not limited to, education, consulting, and technical support.
  - (i) *Loan Programs.* The Board is authorized to make low interest and no-interest loans to housing developers for the rehabilitation, modification, construction and preservation of affordable and accessible housing in the City of Jackson on projects approved by the Department of Neighborhood and Economic Operations, provided that all loans made hereunder shall be subject to final approval by City Council and contain land use restriction agreements that the units will be used for affordable and/or accessible housing for their entire useful economic life and all loans for new construction shall incorporate "universal design" standards to promote affordable and accessible housing for the disabled. The loan proceeds shall be disbursed by the Affordable Housing Development Board on approved eligible construction costs actually incurred and not for administrative project costs such as developer overhead, development fees or other expenses, unless the developer is a nonprofit corporation.
  - (ii) *Grant Programs.* The Affordable Housing Development Board is authorized to make forgivable loans and grants to housing developers, property owners and tenants to promote the development and preservation of affordable and accessible housing in the City of Jackson, provided that all grants made hereunder shall be subject to final approval by City Council and administered in a manner to promote neighborhood stabilization and shall contain, where appropriate, conditions such as reasonable restrictions on and provisions for the oversight of tenants and landlords. Projects eligible for grants include projects including, but not limited to:
    - (a) modifications to accommodate people with disabilities;
    - (b) lead-based paint abatement;
    - (c) emergency home repair assistance;
    - (d) temporary emergency services to prevent homelessness (including mortgage assistance, rent assistance, and utility assistance);
    - (e) emergency and transitional housing; and

- (f) security deposit, utility deposit, down payment, and closing costs assistance; and
- (g) gap financing and predevelopment costs including but not limited to land acquisition and environmental remediation.

The grant proceeds shall be disbursed by the Affordable Housing Development Board on approved eligible construction costs actually incurred and not for administrative project costs such as development overhead, development fees or other expenses, unless the developer is a nonprofit corporation.

- (d) *Support Services.* All loans and grants made hereunder may include provisions for support services where appropriate to promote the development and preservation of affordable and accessible housing in the City of Jackson. Further, funds may also be used to support housing navigators to assist community members with navigating and applying for available Federal, State, and local public benefits or services for those who suffer from housing insecurity. Finances may also be used to provide services to address homelessness such as supportive housing, and to improve access to stable, affordable housing among unhoused individuals.
- (e) *Other Eligible Activities.* Eligible activities include, but are not limited to, enforcement of this article, creation and preservation of affordable housing units, compliance with standards for accessible design and other activities under the Americans with Disabilities Act, 42 USC 1201 *et seq.*, or similar state laws, administration and disbursement of grant funds for home repair, homelessness prevention, neighborhood revitalization, activities that develop and steward affordable housing, and any other activities consistent with this Article.
- (f) *Application Review.* The Affordable Housing Development Board shall have the authority and duty to review applications made by agencies, commissions and other departments of the City of Jackson, except said agencies, commissions and other departments of the City of Jackson cannot apply to the Board for any such affordable and accessible housing funds except to expand services or projects or provide new services or projects, or by private groups seeking funds in coordination and conjunction with such City agencies, commissions or departments, for federal, state and local funding in connection with projects designed to promote the preservation and development of affordable and accessible housing in the City of Jackson.
- (g) *Review Standards.* For the purposes of carrying out the provisions of this chapter, the Affordable Housing Development Board shall have the authority to establish written standards, rules and regulations for funds from the Affordable Housing Fund and for the benefit of households consistent with Section 14-704(g) of this code.
- (h) *Funding Restrictions and Preferences.* In addition to funding provisions of Section 14-704(g) the expenditures of the Affordable Housing Fund are subject to the following restrictions:
  - (i) *Contracting.* The recipient of any expenditure of funds from the Affordable Housing Fund shall comply with responsible contracting standards set forth in Article IX of Chapter 5 of this Code.
  - (ii) *Health and Safety.* The recipient of any expenditure of funds from the Affordable Housing Fund shall comply with all applicable federal, state and local laws relating to health and

safety, including, but not limited to, housing codes, occupation safety codes, product codes and standards, and consumer safety.

- (iii) *Anti-Discrimination.* The recipient of any expenditure of funds from the Affordable Housing Fund shall comply with all applicable federal, state and local law relating to discrimination on the basis of race, national origin, sex, sexual orientation, gender identity, age or other protected classifications pursuant to Article III of Chapter 15. The Affordable Housing Development Board may give preference to recommending the funding projects that require the use of thirty percent (30%) or more participation of minority business enterprises or disadvantaged business enterprises or that promote the employment opportunities of persons with low income or persons with disabilities.
- (iv) *Environmental Impact.* The recipient of any expenditure of any funds from the Affordable Housing Fund shall comply with all applicable federal, state and local laws relating to the environment. The Affordable Housing Development Board may give preference to recommending the funding projects that exceed existing environmental requirements and standards or that incorporate energy efficient designs and materials.
- (v) *Employment.* The recipient of any expenditure of any funds from the Affordable Housing Fund shall comply with all applicable federal, state and local law relating to employment, including, but not limited to, minimum wage requirements, occupational safety, accident reporting requirements, etc. The Affordable Housing Development Board may recommend to give preference to funding projects that create employment opportunities for residents of low income neighborhoods and public housing complexes in the City of Jackson and may give preference to funding projects that pay a living wage of at least \$13.32 per hour plus benefits, indexed to inflation, to all persons employed on said project.

**Sec. 14-706. - Reporting requirements.**

The Director of Neighborhood and Economic Operations shall prepare and issue at the conclusion of the City's fiscal year a report setting forth the state of affordable housing in the City, describing the activities and functions of the Affordable Housing Development Board, summarizing the developments, programs, and services funded by the Affordable Housing Development Board, and setting forth the expenditures made by the Affordable Housing Development Board from the Affordable Housing Fund. The annual report shall also include an assessment evaluating the performance of various departments of the City of Jackson and other public agencies relating to the development and preservation of affordable and accessible housing in the City of Jackson.


**Sec. 14-707. - Severability.**

The terms, conditions, and provisions of this ordinance are hereby declared to be severable, and, should any portion, part or provision of this ordinance be found by a court of competent jurisdiction to be invalid, enforceable or unconstitutional, the City Council hereby declares its intent that the ordinance shall have been enacted without regard to the invalid, enforceable or unconstitutional portion, part or provision of this ordinance.


**Sec. 14-708—14-750. - Reserved.**

Effective Date. This ordinance takes effect thirty (30) days from the date of adoption.

The foregoing Ordinance No. 2021-14 was adopted by the Jackson City Council on the 23<sup>rd</sup> day of November, 2021 and a summary was published on November 28, 2021.



Andrea Muray, City Clerk



Derek J. Dobies, Mayor